

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**James A. Drennan**  
**Katherine A. Drennan**  
Debtor(s)

Bankruptcy Case No.: 13-25249-CMB

Chapter: 13  
Docket No.: 84 – 83  
Concil. Conf.: October 6, 2016 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **September 6, 2016**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **September 19, 2016**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **October 6, 2016** at **09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: July 20, 2016

cm: All Creditors and Parties In Interest

Carlota M. Bohm  
United States Bankruptcy Judge

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 James A. Drennan  
 Katherine A. Drennan  
 Debtors

Case No. 13-25249-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: kthe  
 Form ID: 410

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Jul 20, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2016.

db/jdb  
 cr +James A. Drennan, Katherine A. Drennan, 301 Lexington Court, Carnegie, PA 15106-1909  
 +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 13810062 +Borough of Carnegie, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101  
 13768043 +Chase, PO Box 24696, Columbus, OH 43224-0696  
 13792684 ECMC, c/o SAF of Montana, PO Box 16408, St. Paul, MN 55116-0408  
 13768047 +Goehring, Rutter & Boehm: Attn McCabe, 1424 Frick Building, 437 Grant Street,  
 Pittsburgh, PA 15219-6002  
 13768048 +HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
 13768049 +Jordan Tax Service, Inc., 102 Rahway Road, Canonsburg, PA 15317-3349  
 13768050 +Jordan Tax Service, Inc., Borough of Carnegie, 102 Rahway Road, McMurray, PA 15317-3349  
 13768051 +KML Law Group, Suite 500 BNY Mellon Independence Center, 701 Market Street,  
 Philadelphia, PA 19106-1538  
 13886258 Navient Solutions Inc., Department of Education Loan Services, P.O. Box 9635,  
 Wilkes-Barre, PA 18773-9635  
 13768053 Quest Diagnostics, PO Box 55126, Boston, MA 02205-5126  
 13768054 +SAF/Trustudent, 2500 E Broadway Street, Helena, MT 59601-4901  
 13768056 +United Auto Credit, 1071 Camelback Street, Suite 100, Newport Beach, CA 92660-3046  
 13853247 +United Auto Credit Corporation, 1071 Camelback, Suite 100, Newport Beach, CA 92660-3046  
 13768057 +Verizon, PO Box 5029, Wallingford, CT 06492-7529  
 13774217 eCAST Settlement Corporation, assignee, of HSBC Bank Nevada and its Assigns, POB 35480,  
 Newark, NJ 07193-5480

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13853569 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 21 2016 01:13:54  
 American InfoSource LP as agent for, Verizon, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 13770526 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 21 2016 01:13:54  
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,  
 Oklahoma City, OK 73126-8941  
 13902333 +E-mail/Text: bnc@atlasacq.com Jul 21 2016 00:53:16 Atlas Acquisitions LLC, 294 Union St.,  
 Hackensack, NJ 07601-4303  
 13768044 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Jul 21 2016 00:54:08  
 Credit Collection Services, 2 Wells Ave., Dept. 773, Newton Center, MA 02459-3225  
 13768045 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Jul 21 2016 00:53:58  
 Credit Management Co., 2121 Noblestown Rd., Pittsburgh, PA 15205-3956  
 13768046 +E-mail/PDF: pa\_dc\_ed@navient.com Jul 21 2016 00:56:41 Dept of Education/Sallie Mae,  
 PO Box 9635, Wilkes Barre, PA 18773-9635  
 13850276 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Jul 21 2016 00:54:10 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1908  
 13857710 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 21 2016 00:56:30  
 PYOD, LLC its successors and assigns as assignee, of B-Line, LLC,  
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 13772193 E-mail/Text: ebn@vativrecovery.com Jul 21 2016 00:53:22 Palisades Collection, LLC,  
 Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Collection, LLC,  
 PO Box 40728, Houston, TX 77240-0728  
 13768052 E-mail/Text: csc.bankruptcy@amwater.com Jul 21 2016 00:54:09 Pennsylvania American Water,  
 PO Box 578, Alton, IL 62002-0578  
 13768055 +E-mail/Text: PFS.Analyst@stclair.org Jul 21 2016 00:54:03 St. Clair Hospital,  
 PO Box 640831, Pittsburgh, PA 15264-0831

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Borough of Carnegie  
 cr Duquesne Light Company  
 cr JPMORGAN CHASE BANK, N.A.  
 cr\* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303  
 aty ##+The Debt Doctors, LLC, 310 Grant Street, Suite 1701, Pittsburgh, PA 15219-2239  
 TOTALS: 3, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: kthe  
Form ID: 410

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Total Noticed: 28

Date Rcvd: Jul 20, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 22, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, N.A. agornall@goldbecklaw.com,  
bkggroup@goldbecklaw.com;bkggroup@kmlawgroup.com  
Irene M. Costello on behalf of Debtor James A. Drennan icostello@shipkevich.com,  
G31548@notify.cincompass.com;irene.costello@gmail.com  
Irene M. Costello on behalf of Joint Debtor Katherine A. Drennan icostello@shipkevich.com,  
G31548@notify.cincompass.com;irene.costello@gmail.com  
Jeffrey R. Hunt on behalf of Creditor Borough of Carnegie jhunt@grblaw.com,  
cnoroski@grblaw.com  
Matthew M. Herron on behalf of Attorney The Debt Doctors, LLC mmh@thedebedtctors.com,  
hgs@thedebedtctors.com;tmatiasic@yahoo.com  
Matthew M. Herron on behalf of Joint Debtor Katherine A. Drennan mmh@thedebedtctors.com,  
hgs@thedebedtctors.com;tmatiasic@yahoo.com  
Matthew M. Herron on behalf of Debtor James A. Drennan mmh@thedebedtctors.com,  
hgs@thedebedtctors.com;tmatiasic@yahoo.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court  
rive.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
Stephen J. Hanak on behalf of Debtor James A. Drennan sjh@thedebedtctors.com,  
hgs@thedebedtctors.com;sls@legalhelpers.com:ssmith@maceybankruptcylaw.com  
Stephen J. Hanak on behalf of Joint Debtor Katherine A. Drennan sjh@thedebedtctors.com,  
hgs@thedebedtctors.com;sls@legalhelpers.com:ssmith@maceybankruptcylaw.com

TOTAL: 13